

Understanding Reimbursement Issues in Connecticut

A Guide for Health Care Providers and Practice Administration

Example EYLEA® (afibercept) Injection Claim Issues and Applicable State Provisions

Prior Authorization	Prompt Payment	Request for Additional Information	Filing Deadlines	Provider Appeals
<p>Issue: Plan delays prior authorization.</p> <p>Example scenario: Patient is diagnosed and meets medical necessity criteria for EYLEA injections. Provider submits a request for prior authorization. Plan has not made a decision.</p> <p>Connecticut Insurance Code Section 38a-591d states...</p> <p>For a prospective or concurrent review request, a health carrier shall make a determination within a reasonable period of time appropriate to the covered person's medical condition, but not later than 15 calendar days after the date the health carrier receives such request.</p> <p>Whenever a health carrier fails to strictly adhere to the requirements of this section with respect to making utilization review and benefit determination, the covered person shall be deemed to have exhausted the internal grievance process of such health carrier and may file a request for an external review, regardless of whether the health carrier asserts it substantially complied with the requirements of this section or that any error it committed was de minimis.</p> <p>Connecticut Insurance Code Section 38a-510 states...</p> <p>Each insurance company, or other entity that uses step therapy for such prescription drugs shall establish and disclose to its health care providers a process by which an insured's treating health care provider may request at any time an override of the use of any step therapy drug regimen. Any such override process shall be convenient to use by health care providers, and an override request shall be expeditiously granted when an insured's treating health care provider demonstrates that the drug regimen required under step therapy:</p> <ul style="list-style-type: none"> • (A) has been ineffective in the past for treatment of the insured's medical condition, • (B) is expected to be ineffective based on the known relevant physical or mental characteristics of the insured and the known characteristics of the drug regimen, • (C) will cause or will likely cause an adverse reaction by or physical harm to the insured, or • (D) is not in the best interest of the insured, based on medical necessity 	<p>Issue: Plan delays timely payment pending medical necessity determination.</p> <p>Example scenario: Patient is diagnosed and meets medical necessity criteria for EYLEA injections. Provider submits a claim for EYLEA reimbursement, but 31 days later, claim is still pending medical necessity determination.</p> <p>Connecticut Insurance Code Section 38a-472g states...</p> <p>Plan cannot reverse or rescind a prior authorization or refuse to pay for such admission, service, procedure, or extension of stay if:</p> <ul style="list-style-type: none"> • Plan fails to notify insured or provider at least 3 business days before the scheduled date of admission, service, procedure, or extension of stay that the prior authorization has been reversed or rescinded on the basis of medical necessity, fraud, or lack of coverage; and • Such admission, service, procedure, or extension of stay has taken place based on the prior authorization <p>Prior authorizations are effective for at least 60 days from the date of issuance.</p>	<p>Issue: Subsequent request for additional information.</p> <p>Example scenario: Provider submits a claim for EYLEA reimbursement, but 31 days later, Plan indicates payment of claim is pending receipt of additional information.</p> <p>Connecticut Insurance Code Section 38a-816 states...</p> <p>Plan must request additional information no later than 30 days for paper claims (notification must be in writing) and no later than 10 days for electronic claims.</p> <p>After receipt of additional information, Plan must pay paper claims no later than 30 days and electronic claims no later than 10 days.</p>	<p>Issue: Claim is past the filing deadline.</p> <p>Example scenario: Provider timely submits an EYLEA claim. Plan denies the claim for being past the filing deadline.</p> <p>Group Health Insurance Standards Act, Section 8 states...</p> <p>Written proof of loss must be furnished to the insurer within 90 days after the date of loss. Failure to furnish proof within that time shall not invalidate nor reduce any claim if:</p> <ul style="list-style-type: none"> • Furnishing the proof was not reasonably possible within that time; and • Proof is furnished as soon as reasonably possible no later than 1 year from the time proof is required <p>NOTE: This provision sets forth minimum contractual standards. Provider should check contract for specific requirements.</p>	<p>Issue: Provider appeals.</p> <p>Example scenario: Provider wants to challenge Plan's denial or reduction of an EYLEA claim.</p> <p>Connecticut Insurance Code Sections 38a-591e and 38a-591g state...</p> <p>Provider must file an internal grievance within 180 days of claim denial or reduction. A prospective review must be completed no later than 30 days; a retrospective review, no later than 60 days.</p> <p>Provider must file a request for an independent external review within 120 days of final adverse determination and pay a filing fee of \$25 (\$75 annual maximum). Fee will be refunded if the decision favors the provider. Plan must pay for the review.</p> <p>The independent review organization must complete the review no later than 45 calendar days after receipt of the review request. The organization may terminate the review and reverse the adverse determination or final adverse determination if Plan or designated utilization review company fails to provide the necessary documents and information in the time frame specified.</p> <p>Connecticut Insurance Code Section 38a-591j states...</p> <p>The commissioner shall receive and investigate all grievances filed against utilization review companies by a covered person. The commissioner shall code, track, and review all grievances. The commissioner may impose such penalties as authorized, in accordance with section 38a-591k.</p>

Complaints regarding these and other payer issues can be made to the [Connecticut Insurance Department website](https://www.ct.gov/insurance).



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